

Information to identify the case:

Debtor 1	Jack E. Hunter	Social Security number or ITIN	xxx-xx-2279
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Lorraine M. Hunter	Social Security number or ITIN	xxx-xx-6050
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24336-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jack E. Hunter

Lorraine M. Hunter

4/4/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jack E. Hunter
 Lorraine M. Hunter
 Debtors

Case No. 17-24336-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 39

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db/jdb
 14719683 +Jack E. Hunter, Lorraine M. Hunter, 721 Cottonwood Drive, Monroeville, PA 15146-1103
 14719684 +Allegheny Clinic Radiology, PO Box 1198, Somerset, PA 15501-0336
 14719686 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 +Allegheny Health Network, c/o State Collections, 2509 S. Stoughton Road,
 Madison, WI 53716-3314
 14719691 Best Buy, PO Box 6204, Sioux Falls, SD 57117-6204
 14719697 Citibank, PO Box 9001037, Louisville, KY 40290-1037
 14733134 +First Federal, 1670 Broad Ave, Belle Vernon, PA 15012-1938
 14733133 +First Federal, 25 East High Street, P. O. Box 190, Waynesburg, PA 15370-0190
 14719700 +Gulf Coast Collections, PO Box 21239, Sarasota, FL 34276-4239
 14719703 National Tire & Battery, c/o NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
 14719704 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
 14719706 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 14719708 Sarasota County Fire Department, PO Box 628250, Orlando, FL 32862-8250
 14719709 Sarasota Medical Center, 2830 Bee Ridge Road, Sarasota, FL 34239-7115
 14719710 +Sarasota Memorial Hospital, 1700 South Tamiami Trail, Sarasota, FL 34239-3555
 14719711 Sears, PO Box 9001055, Louisville, KY 40290-1055
 14719713 State Collection Services, PO Box 6250, Madison, WI 53716-0250
 14719714 The Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
 14719719 +UPMC, c/o ROI Collections, PO Box 549, Timonium, MD 21094-0549
 14719720 +UPMC Community Medicine, c/o ROI Collections, PO Box 549, Timonium, MD 21094-0549
 14719721 UPMC Health Systems, PO Box 371472, Pittsburgh, PA 15250-7472
 14719722 +UPMC Monroeville/UPMC Presbyterian/Univ., of Pittsburgh Physicians,
 c/o Transworld Systems, Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
 14719717 +University of Pittsburgh Physicians, c/o ROI Collections, PO Box 549,
 Timonium, MD 21094-0549

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Apr 05 2018 05:23:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 05 2018 01:38:10 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14719687 EDI: ARSN.COM Apr 05 2018 05:23:00 ARS National Services Inc., PO Box 469100,
 Escondido, CA 92046-9100
 14719690 EDI: BANKAMER.COM Apr 05 2018 05:23:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 14719689 +EDI: BANKAMER.COM Apr 05 2018 05:23:00 Bank of America, P.O. Box 538673,
 Atlanta, GA 30353-8673
 14719692 E-mail/Text: cms-bk@cms-collect.com Apr 05 2018 01:37:39 Capital Management Services,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 14719693 EDI: CAPITALONE.COM Apr 05 2018 05:23:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 14719694 EDI: RMSC.COM Apr 05 2018 05:23:00 Care Credit, c/o Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 14719696 EDI: CHASE.COM Apr 05 2018 05:23:00 Chase Bank, PO Box 15123, Wilmington, DE 19850-5123
 14719701 EDI: RMSC.COM Apr 05 2018 05:23:00 JC Penney's, c/o Synchrony Bank, PO Box 960090,
 Orlando, FL 32896-0090
 14719702 EDI: CBSKOHLS.COM Apr 05 2018 05:23:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 14721668 +EDI: PRA.COM Apr 05 2018 05:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14719707 E-mail/Text: BankruptcyMail@questdiagnostics.com Apr 05 2018 01:39:20 Quest Diagnostics,
 PO Box 7302, Hollister, MO 65673-7302
 14719716 +E-mail/Text: bankruptcydepartment@tsico.com Apr 05 2018 01:39:03 Transworld Systems, Inc.,
 Collection Agency, 507 Prudential Rd., Horsham, PA 19044-2308
 14719718 +E-mail/Text: BankruptcyNotice@upmc.edu Apr 05 2018 01:38:58 UPMC,
 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
 14719723 EDI: USBANKARS.COM Apr 05 2018 05:18:00 US Bank, PO Box 790408,
 Saint Louis, MO 63179-0408

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr Duquesne Light Company
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14733120* ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
 14733121* ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
 14719688* ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
 14733116* +Allegheny Clinic Radiology, PO Box 1198, Somerset, PA 15501-0336
 14719685* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 14733117* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 14733118* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250

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User: admin
Form ID: 318

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Total Noticed: 39

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***** BYPASSED RECIPIENTS (continued) *****

14733119* +Allegheny Health Network, c/o State Collections, 2509 S. Stoughton Road,
Madison, WI 53716-3314

14733123* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)

14733122* +Bank of America, P.O. Box 538673, Atlanta, GA 30353-8673

14733124* Best Buy, PO Box 6204, Sioux Falls, SD 57117-6204

14733125* Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317

14733126* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083

14719695* Care Credit, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

14733127* Care Credit, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

14733128* Care Credit, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

14733129* Chase Bank, PO Box 15123, Wilmington, DE 19850-5123

14719698* Citibank, PO Box 9001037, Louisville, KY 40290-1037

14719699* Citibank, PO Box 9001037, Louisville, KY 40290-1037

14733130* Citibank, PO Box 9001037, Louisville, KY 40290-1037

14733131* Citibank, PO Box 9001037, Louisville, KY 40290-1037

14733132* Citibank, PO Box 9001037, Louisville, KY 40290-1037

14733135* +Gulf Coast Collections, PO Box 21239, Sarasota, FL 34276-4239

14733136* JC Penney's, c/o Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090

14733137* Kohl's, PO Box 2983, Milwaukee, WI 53201-2983

14733138* National Tire & Battery, c/o NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006

14719705* +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905

14733139* +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905

14733140* +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905

14733141* PNC Bank, PO Box 856177, Louisville, KY 40285-6177

14733142* Quest Diagnostics, PO Box 7302, Hollister, MO 65673-7302

14733143* Sarasota County Fire Department, PO Box 628250, Orlando, FL 32862-8250

14733144* Sarasota Medical Center, 2830 Bee Ridge Road, Sarasota, FL 34239-7115

14733145* +Sarasota Memorial Hospital, 1700 South Tamiami Trail, Sarasota, FL 34239-3555

14719712* Sears, PO Box 9001055, Louisville, KY 40290-1055

14733146* Sears, PO Box 9001055, Louisville, KY 40290-1055

14733147* Sears, PO Box 9001055, Louisville, KY 40290-1055

14733148* State Collection Services, PO Box 6250, Madison, WI 53716-0250

14719715* The Discover Card, PO Box 742655, Cincinnati, OH 45274-2655

14733149* The Discover Card, PO Box 742655, Cincinnati, OH 45274-2655

14733150* The Discover Card, PO Box 742655, Cincinnati, OH 45274-2655

14733151* +Transworld Systems, Inc., Collection Agency, 507 Prudential Rd., Horsham, PA 19044-2308

14733154* +UPMC, c/o ROI Collections, PO Box 549, Timonium, MD 21094-0549

14733153* +UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

14733155* +UPMC Community Medicine, c/o ROI Collections, PO Box 549, Timonium, MD 21094-0549

14733156* UPMC Health Systems, PO Box 371472, Pittsburgh, PA 15250-7472

14733157* +UPMC Monroeville/UPMC Presbyterian/Univ., of Pittsburgh Physicians,
c/o Transworld Systems, Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159

14733158* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 790408, Saint Louis, MO 63179-0408)

14733152* +University of Pittsburgh Physicians, c/o ROI Collections, PO Box 549,
Timonium, MD 21094-0549

TOTALS: 2, * 50, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 39

Date Rcvd: Apr 04, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Joint Debtor Lorraine M. Hunter julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste
inberg.com
Kenneth Steidl on behalf of Debtor Jack E. Hunter julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste
inberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 6